

Information to identify the case:

Debtor 1	<u>John A Lasko Jr</u>	Social Security number or ITIN	xxx-xx-8079
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Nichole T Lasko</u>	Social Security number or ITIN	xxx-xx-9328
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21291-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John A Lasko Jr
aka Johnny Lasko

Nichole T Lasko
fka Nichole T. Miller, fka Nichole T. Bachism

9/29/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John A Lasko, Jr
Nichole T Lasko
Debtors

Case No. 21-21291-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 29, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John A Lasko, Jr, Nichole T Lasko, 402 Bluff Street, Belle Vernon, PA 15012-1208
15380905	Capital One Auto Finance, P.O.Box 1928, Tempe, AZ 85280-1928
15394048	+ Intercoastal Financial, LLC, as agent for Cuzco Capital Investment, Management, LLC, c/o Intercoastal Financial, LLC as agent, 7954 Transit Rd. #144CU Williamsville NY 14221-4117
15380912	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15380914	Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
15380916	+ Penn Credit Corporation, 2800 Commerce Dr, Harrisburg, PA 17110-9307
15380918	+ PennyMac Loan Services LLC, 6101 Condor Drive, Moorpark, CA 93021-2602
15380917	+ Pennymac Loan Services, 6101 Condor Dr Ste 200, Moorpark, CA 93021-2602
15380920	Professional Account Management LLC, PO Box 1153, Milwaukee, WI 53201-1153
15380922	+ Synergetic Communication Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
15380925	+ Western PA Behavioral Health Resources, 111 Roberts Road, Suite 150, Grindstone, PA 15442-2104
15383775	+ Wilmington Savings Fund Society, FSB, not in its, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 30 2021 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 30 2021 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 30 2021 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 30 2021 00:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Sep 30 2021 03:58:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Sep 30 2021 03:58:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15380904	+ EDI: GMACFS.COM	Sep 30 2021 03:58:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15383774	+ EDI: CAPONEAUTO.COM	Sep 30 2021 03:58:00	Capital One Auto Finance, a division of Capital On, PO Box 60511, City Of Industry, CA 91716-0511
15387570	EDI: CAPITALONE.COM		

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Sep 29, 2021

Form ID: 318

Total Noticed: 35

		Sep 30 2021 03:58:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15380906	+ EDI: CAPITALONE.COM	Sep 30 2021 03:58:00	Capital One Bank USA, PO Box 31293, Salt Lake City, UT 84131-0293
15380907	+ EDI: CHRM.COM	Sep 30 2021 03:58:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
15380908	EDI: WFNNB.COM	Sep 30 2021 03:58:00	Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
15380909	+ EDI: NAVIENTFKASMDOE.COM	Sep 30 2021 03:58:00	Dept Of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
15382006	EDI: DIRECTV.COM	Sep 30 2021 03:58:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15380910	Email/Text: reports@halstedfinancial.com	Sep 30 2021 00:04:00	Halsted Financial, PO Box 828, Skokie, IL 60076
15380911	+ EDI: IIC9.COM	Sep 30 2021 03:58:00	I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
15390621	+ EDI: MID8.COM	Sep 30 2021 03:58:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15380913	+ EDI: MID8.COM	Sep 30 2021 03:58:00	Midland Funding, 350 Camino De La Reina, San Diego, CA 92108-3007
15380915	+ Email/Text: bankruptcynotices@psecu.com	Sep 30 2021 00:04:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
15380919	EDI: PRA.COM	Sep 30 2021 03:58:00	Portfolio Recovery Associates, 150 Corporate Blvd, Norfolk, VA 23502
15400940	EDI: PRA.COM	Sep 30 2021 03:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15384710	Email/PDF: resurgentbknofications@resurgent.com	Sep 30 2021 00:12:17	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15380921	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 30 2021 00:12:18	Resurgent Capital Services, P.O. Box 10497, Greenville, SC 29603-0497
15380923	+ EDI: USAA.COM	Sep 30 2021 03:58:00	USAA Savings Bank, 10750 Mcdermott Frwy, San Antonio, TX 78288-1600
15380924	EDI: USAA.COM	Sep 30 2021 03:58:00	USAA Savings Bank, PO Box 47504, San Antonio, TX 78265

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Sep 29, 2021

Form ID: 318

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2021 at the address(es) listed below:

Name	Email Address
Candice J. Raymond	on behalf of Debtor John A Lasko Jr craymondlaw@gmail.com, craymond.beacon@gmail.com
Candice J. Raymond	on behalf of Joint Debtor Nichole T Lasko craymondlaw@gmail.com craymond.beacon@gmail.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 5